

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
William L. Logsdon  
Mary C. Logsdon  
Debtors

Case No. 16-03608-MJC  
Chapter 13

District/off: 0314-5  
Date Rcvd: Sep 17, 2021

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 23

The following symbols are used throughout this certificate:

**Symbol**

**Definition**  
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 19, 2021:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db/jdb	+ William L. Logsdon, Mary C. Logsdon, 84 Patriot Circle, Mountain Top, PA 18707-2032
4872227	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
4831363	+ Navient Solutions, Inc. on behalf of PHEAA, P.O. Box 8147, Harrisburg, PA 17105-8147
4861656	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
4828433	EDI: BANKAMER.COM	Sep 17 2021 22:53:00	BANK OF AMERICA, PO BOX 15019, Wilmington, DE 19886-5019
4828434	EDI: BANKAMER.COM	Sep 17 2021 22:53:00	BANK OF AMERICA HOME LOANS, PO BOX 31785, Tampa, FL 33631-3785
4870697	EDI: BANKAMER.COM	Sep 17 2021 22:53:00	Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
4828436	EDI: CAPITALONE.COM	Sep 17 2021 22:53:00	CAPITAL ONE, PO BOX 71083, Charlotte, NC 28272-1083
4828438	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 17 2021 18:51:00	CITIZENS BANK, PO BOX 18204, Bridgeport, CT 06601-3204
4829374	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 17 2021 18:51:00	Citizens Bank, 1 Citizens Drive, ROP15B, Riverside RI.02915
4847547	EDI: CAPITALONE.COM	Sep 17 2021 22:53:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4828442	+ EDI: CITICORP.COM	Sep 17 2021 22:53:00	MACYS, PO BOX 9001094, Louisville, KY 40290-2399
4868865	EDI: Q3G.COM	Sep 17 2021 22:53:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
4953892	EDI: ECMC.COM	Sep 17 2021 22:53:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
4953893	EDI: ECMC.COM	Sep 17 2021 22:53:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408, ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
4828437	EDI: JPMORGANCHASE	Sep 17 2021 22:53:00	CHASE BANK, PO BOX 15298, Wilmington, DE 19850
4828432	EDI: JPMORGANCHASE	Sep 17 2021 22:53:00	AMAZON.COM, PO BOX 15123, Wilmington, DE 19850-5123
4828440	EDI: RMSC.COM	Sep 17 2021 22:53:00	LOWES, PO BOX 530914, Atlanta, GA 30353-0914

4861689	+ EDI: MID8.COM	Sep 17 2021 22:53:00	MIDLAND FUNDING LLC, MIDLAND CREDIT MANAGEMENT, INC., as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
4828443	EDI: NAVIENTFKASMSERV.COM	Sep 17 2021 22:53:00	NAVIENT, PO BOX 9635, Wilkes Barre, PA 18773-9635
4828444	EDI: RMSC.COM	Sep 17 2021 22:53:00	OLD NAVY, PO BOX 965003, Orlando, FL 32896-5003
4872483	EDI: PRA.COM	Sep 17 2021 22:53:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4828446	EDI: RMSC.COM	Sep 17 2021 22:53:00	SAMS CLUB, PO BOX 965046, Orlando, FL 32896-5046

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4828435		BARCLAY CARD
4828449		TOYOTA FINANCIAL
cr	*	BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785
4828439	*	CITIZENS BANK, PO BOX 18204, Bridgeport, CT 06601-3204
4828441	*	LOWES, PO BOX 530914, Atlanta, GA 30353-0914
4828445	*	OLD NAVY, PO BOX 965003, Orlando, FL 32896-5003
4828447	*	SAMS CLUB, PO BOX 965046, Orlando, FL 32896-5046
4828448	*	SAMS CLUB, PO BOX 965046, Orlando, FL 32896-5046

TOTAL: 2 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 19, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 17, 2021 at the address(es) listed below:

Name	Email Address
Carol Baltimore	on behalf of Debtor 2 Mary C. Logsdon bandicot6@aol.com
Carol Baltimore	on behalf of Debtor 1 William L. Logsdon bandicot6@aol.com
ECMC	djwilcoxson@ecmc.org

District/off: 0314-5

Date Rcvd: Sep 17, 2021

Jack N Zaharopoulos (Trustee)

Jeremy John Kobeski

Rebecca Ann Solarz

United States Trustee

User: AutoDocke

Form ID: 3180W

TWeclf@pamd13trustee.com

on behalf of Creditor Bank of America N.A. pamb@fedphe.com

on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmllawgroup.com

ustpregion03.ha.ecf@usdoj.gov

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Total Noticed: 23

TOTAL: 7

**Information to identify the case:**

Debtor 1 William L. Logsdon  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 Mary C. Logsdon  
(Spouse, if filing)  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court    Middle District of Pennsylvania  
Case number: 5:16-bk-03608-MJC

Social Security number or ITIN    xxx-xx-8385

EIN    -----

Social Security number or ITIN    xxx-xx-8432

EIN    -----

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

William L. Logsdon

Mary C. Logsdon

**By the  
court:**

9/17/21



Honorable Mark J. Conway  
United States Bankruptcy Judge  
By: MichaelMcHugh, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

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**Chapter 13 Discharge**

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**